WCB
Workers Compensation
Board of Manitoba
17,550
If you're
hurt at work,
we're
here to help.
WCB
Workers Compensation
Board of Manitoba
www.wcb.mb.ca
2006 – 2010 FIVE YEAR PLAN
SERVICE DRIVEN. SAFETY MINDED.
SAFE
WORK
SAFE
SPOT THE HAZARD
ASSESS THE RISK
FIND A SAFER WAY
EVERYDAY

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This document is available in large print format. Please call 954-4760.

For further information on the WCB's activities in 2005, please refer to the 2005 Annual Report or visit www.wcb.mb.ca or www.safemanitoba.com.

SAFE WORK

EXECUTIVE SUMMARY

2005 was an eventful year as the Government of Manitoba introduced legislation amending ***The Workers Compensation Act***. These changes enhance benefits, affirm the Workers Compensation Board's mandate for prevention, allow for an extension of coverage following stakeholder consultation, and strengthen the WCB governance model and WCB accountability.

The next five years promise to be even more exciting as the WCB continues to pursue initiatives in the areas of prevention, recovery, service and stewardship.

In 2006 and beyond, the WCB, the Government of Manitoba and other partners will continue to focus on creating a safety culture through greater public awareness and education. The WCB will also focus on enhancing prevention measures. Between 2000 and 2005, the time loss injury rate fell by 19 percent. The WCB and its partners have made great progress in reaching out to the public with a safety message and even more will be done.

The Workers Compensation Board and the Workplace Safety and Health Division (WSHD) of the Department of Labour and Immigration created a public awareness campaign in 2003. The SAFE Work message (**SAFE**: **S**pot the hazard, **A**ssess the risk, **F**ind a safer way, **E**veryday) is already widely recognized and showing positive results. More than eight in 10 Manitobans surveyed recognize the SAFE Work message and seven out of 10 Manitobans report they are less likely to take risks now than they were in the past.

The WCB has a responsibility to injured workers, their families and their employers to help them return to health and to work in a timely and safe manner. This is a primary, or core, business of the WCB. The WCB is working with healthcare providers to ensure that workers receive the medical services they need. Also, the WCB is working with injured workers and employers to enhance the potential for successful return to work outcomes in Manitoba.

The WCB is committed to making continuous improvements in the way services are provided, and it regularly evaluates its performance to ensure that its services are timely, appropriate and cost effective in the future. The more than 25,000 employers who fund the program and the nearly 36,000 workers who annually require timely and effective services deserve no less.

Workers compensation is an essential part of the Canadian social fabric, complementing other programs to ensure that Canadians enjoy and can maintain a standard of living that is envied by much of the world. Given its responsibilities, one of the WCB's core values is to responsibly manage the human, technological and financial resources entrusted to it.

This Five Year Plan presents the highlights of past activities and introduces new initiatives that will achieve the WCB's objectives:

- In prevention, the SAFE Work campaign will continue to grow and be responsive to emerging issues, and the WCB will partner with WSHD and others to create a province-wide injury and illness prevention plan.
- In recovery, the WCB will continue to work with workers, employers, healthcare providers, unions, safety associations, and other stakeholders on issues relating to the return of injured workers to health and productive employment.
- In service, the WCB will continue to review its business processes to enhance service to both workers and employers.
- In stewardship, the WCB will continue to fulfill its commitment to providing a safe, healthy, respectful and diverse workplace, and to build on its already strong financial position.

CHANGES TO THE WORKERS COMPENSATION ACT

The Government of Manitoba held a public review of ***The Workers Compensation Act*** in 2004. The resulting amendments to the ***Act*** were passed unanimously by the Legislature in June 2005.

The provisions regarding firefighters came into effect on June 9, 2005, while most other sections came into force on January 1, 2006. The provisions regarding re-employment obligations will be in force on January 1, 2007.

Some of the most significant amendments to the ***Act*** include the following:

- The WCB's mandate for preventing workplace injuries and illnesses is affirmed. The ***Act*** now provides for the WCB and the WSHD to prepare a more formal joint injury and illness prevention plan.
- For injuries that occurred on or after January 1, 2006, benefits are enhanced through eliminating reductions to wage loss benefits after 24 months, increasing permanent impairment awards and some fatality benefits, and removing age related reductions to permanent impairment awards and survivor benefits.
- The amendments introduce several new concepts, such as removing the cap on insurable earnings (a first in Canada), requiring employers to pay workers for the day of injury, establishing a minimum annual earnings level, and introducing re-employment obligations. The new ***Act*** contains a provision requiring employers to continue paying injured workers for the first 14 days after a workplace injury or illness. This provision is not yet scheduled and would only take effect after consultation with stakeholders.

SAFE WORK

- Under the new ***Act***, colorectal cancer, ureter cancer, and lung cancer (in non-smokers) are included among the diseases presumed to have been caused by full time firefighting. It also extends this presumption on a prospective basis to volunteer, or part time, firefighters. Heart injuries that occur within 24 hours of a firefighter attending a fire scene are now presumed to have been precipitated by the employment.

- The new ***Act*** does not change the level of compulsory coverage. However, instead of listing industries that must have coverage, the new ***Act*** now lists only those that do not. The new ***Act*** also requires the WCB to consult with its stakeholders on extending coverage. The decision on whether to extend coverage will be made by the government.

- The new ***Act*** strengthens the WCB governance model and WCB accountability by creating an Audit Committee, making the Investment Committee a subcommittee of the Board of Directors, and distributing leadership of subcommittees. There is a new requirement under the ***Act*** that a program audit of one WCB program will be conducted by an independent auditor every five years. Also, the ***Act*** will be reviewed every 10 years.

CURRENT AND FUTURE DIRECTIONS

Planning at the Workers Compensation Board of Manitoba involves an analysis of economic, demographic, financial, and claim trends that affect its operations. Such an analysis helps point to areas where resources may be needed and allows the WCB to identify challenges that may lie ahead.

Strategic planning is guided and put in focus by the WCB's four strategic themes:

- **Prevention** - Protecting Workers and Preventing Injuries and Illnesses
- **Recovery** - Returning Workers to Health and Work
- **Service** - Continuously Improving Services to Workers and Employers
- **Stewardship** - Effectively Managing Human, Technological and Financial Resources

Working with community partners, the WCB can help implement prevention strategies, foster the development of programs to return workers to health and work, and dramatically improve service.

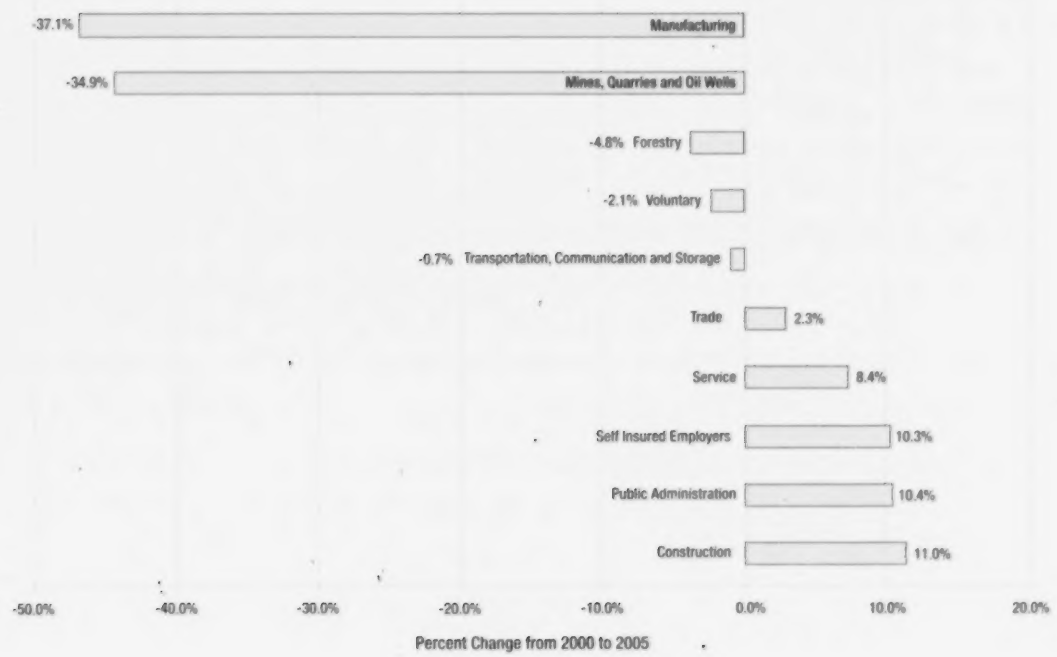
PREVENTION

The WCB and WSHD are pursuing an ambitious injury and illness prevention strategy to create in Manitoba a culture that values and promotes healthy and safe workplaces. Manitobans have made remarkable progress toward that goal. Between 2000 and 2005, the time loss injury rate fell by 19 percent.

The greatest reduction in the time loss injury rate occurred in manufacturing, where the rate fell from a high of 12.7 time loss injuries in 2000 for every 100 full time equivalent workers to 7.8 in 2004. Strong progress was also made in wood manufacturing, where the rate fell from a high of 16.0 in 2000 to 6.7 in 2004, and in vehicle manufacturing, where the rate fell from 29.3 in 2000 to 10.6 in 2004.

Our progress, however, levelled off in 2005. While the overall number of injuries has fallen in manufacturing and mining, the number of injuries in other industries, like construction, has increased.

Changes in Time Loss Injuries from 2000 to 2005



Although the overall time loss injury rate rose in 2005, the WCB remains confident that the downward trend will resume in the longer term. The WCB will continue to deploy prevention resources in those targeted areas where they will have the greatest impact.

SAFE WORK

WCB GOALS	• Reducing the Time Loss Injury Rate by 25% • Creating a Strong Workplace Safety and Health Culture in Manitoba

SAFE Work

SAFE Work is the banner of the joint WCB-WSHD comprehensive injury prevention program. The SAFE message (**SAFE**: **S**pot the hazard, **A**ssess the risk, **F**ind a safer way, **E**veryday) has been the focus of television advertisements, and has also been featured on radio, newspapers and billboards.

The SAFE Work public awareness campaign continued to build momentum in 2005 with the release of two new advertising campaigns. The "Work Shouldn't Hurt" campaign focused on building a culture of safe workplaces, while the musculoskeletal campaign worked to prevent back injuries. The musculoskeletal campaign was supported by the very popular *Back to Basics* booklet, which is available on the SAFE Work website at www.safemanitoba.com.

In 2006, the WCB will partner with Manitoba Hydro, Manitoba Blue Cross, Global Television, Lafarge Canada, and the Manitoba Floodway Authority to aggressively promote safe workplaces. In testimonial ads on television, spokespersons will tell viewers of the importance of workplace safety and commit themselves and their firms to building a safety culture. In addition, these partners will purchase air time so that these messages can be heard by more Manitobans.

In the coming years, the WCB will continue to tailor the SAFE Work prevention campaign towards targeted industries and injury types as appropriate. For example, the public awareness campaign will focus on at-risk groups such as young workers.

It will take a number of years and a great deal of persistence to help change knowledge, attitudes and behaviour around safety, but there is positive evidence that the prevention message is being heard and embraced by Manitobans. An independent firm conducts surveys on the WCB's behalf, and the results are encouraging. More than eight out of 10 of respondents are aware of the SAFE Work message and seven out of 10 say they think about safety and health more often than they did before.

SAFE Work Team

The joint WCB-WSHD SAFE Work Team continues its work with priority firms in the healthcare sector and other sectors. This work is showing steady progress. In 2005, these firms experienced a 2.3 percent decrease in their number of time loss claims, while there was a slight increase of 2.5 percent among all firms.

The SAFE Work Team expanded at the WCB with the inclusion of a Return to Work Coordinator to assist priority firms and Manitoba employers in developing effective return to work programs. A strong disability management program goes hand in hand with an effective safety and health system.

The WSHD also expanded the SAFE Work Team with the addition of safety officers working in the agriculture and construction areas.

In April 2005, the SAFE Work Team held a safety seminar for safety and health professionals including those in the healthcare sector. There will be other opportunities for sharing in 2006 and the coming years. Future seminars may focus on specific industry sectors, such as healthcare, or injury types, such as musculoskeletal injuries.

The SAFE Work Team's capacity to provide statistical analysis allows for timely response to emerging injury trends. In 2005, a Construction Action Plan was launched in November in response to an increase in injuries particularly among workers in construction. The campaign combined the "Hammering It Home" advertising campaign with targeted enforcement and interventions by the WCB SAFE Work Team and WSHD.

In 2006 and beyond, the SAFE Work program will continue to monitor injury experience in priority firms and sectors. Injury trend data will guide the team's focused and coordinated efforts to reduce workplace injuries. The injury prevention work by the team and its partners will continue to be supported by the SAFE Work public awareness campaign and will continue with sector specific campaigns to address emerging issues.

ScoreCards

The WCB has continued to take the prevention message to employers. To demonstrate the importance of safety and disability management, the WCB uses an interactive performance feedback tool, or ScoreCard, to review an employer's previous five-year claims costs and to project assessments for the next five years. The ScoreCard demonstrates to employers how reducing injuries and the effects of injuries through prevention and disability management can directly impact their bottom line. By the end of 2005, WCB staff had given ScoreCard presentations to 214 employers. Equally vigorous efforts will be made over the next five years.

Workplace Injury and Illness Reports

To foster a strong workplace safety and health culture in Manitoba, the WCB and the WSHD continue to publish province-wide statistical reports on workplace injuries and illnesses. The latest, released in October 2005, covers the period from 2000 to 2004 - the most comprehensive look yet at workplace injuries and illnesses in Manitoba.

In addition to the Manitoba workplace injury and illness series, the WCB and WSHD also published in 2005 a statistical report on the workplace injuries young workers (those between the ages of 15 and 24) experienced between 2000 and 2004. This is the first of a series that will explore and highlight specific workforce populations and their injury experiences.

A report on workplace fatalities will be released in 2006.

All of these reports are available online at www.wcb.mb.ca.

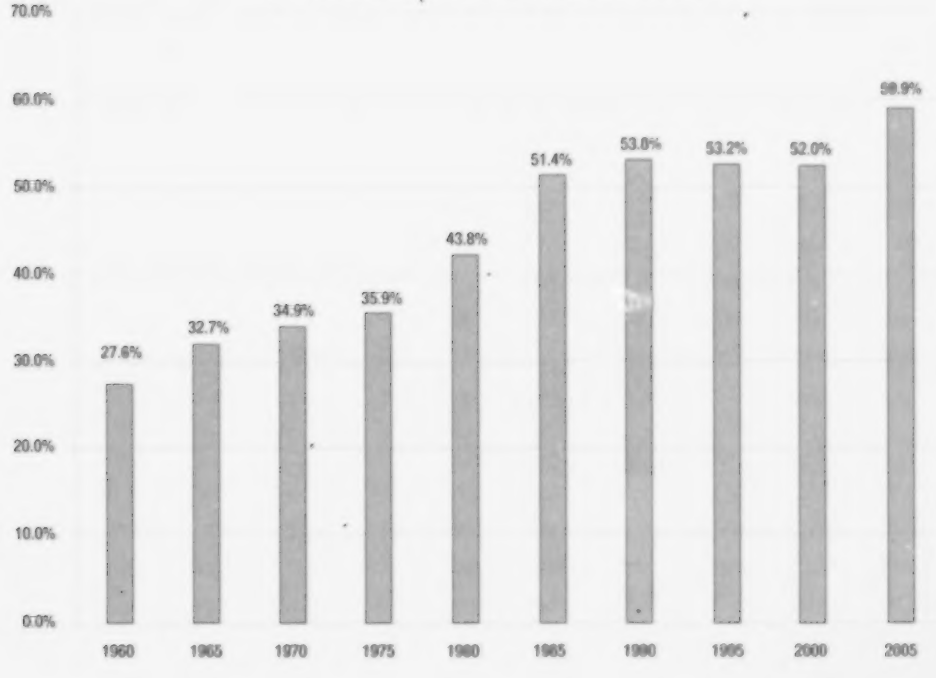
SAFE WORK

RECOVERY

Manitoba's workforce is aging, and the aging workforce is reflected in the distribution of injured workers. The average age of WCB clients rose from 34 years of age in 1982 to 39 years of age in 2005. Older workers generally take longer to recover from their injuries, experience more recurrences, and suffer a disproportionate number of fatalities and injuries with permanent impairment compared to younger workers.

More than 50 percent of accepted time loss injuries are musculoskeletal injuries. These include sprains, strains, tears, and other connective tissue disorders.

Musculoskeletal Injuries as a Percentage of All Accepted Time Loss Injuries, 1960-2005



Musculoskeletal injuries (MSIs) take longer to heal on average than other kinds of injuries. The average number of days on compensation benefits for new MSI claims was 24 days in 2005, while the average duration of new non-MSI claims was 17 days.

Research has shown that the longer injured workers are off work, the greater the disruption to the lives of workers and their families, the greater the likelihood workers will not return to work, and the higher the costs associated with their claims. Returning to work must, therefore, be part of the healing process. Workers, employers, healthcare providers and the WCB need to work together to return injured workers to work as early in the recovery process as it is safe to do so.

WCB GOALS	• Improving Support for Workers' Timely Return to Health • Improving Support for Workers' Timely Return to Work

External Healthcare Services

The WCB understands that the faster an injured worker can receive care, the faster he or she can recover. To support the provision of healthcare services, the WCB has arrangements in place with independent day surgical clinics in Manitoba. The arrangements facilitate consultations, certain diagnostic services, and surgeries through a fee schedule that is responsive to when services are delivered.

As part of its ongoing healthcare strategy, the WCB will consider opportunities that make good business sense for improving provision of medical services to injured workers, while at the same time expanding the capacity of the overall healthcare system for the benefit of all Manitobans.

In the next few years, the WCB will develop and implement an electronic billing system to improve service for healthcare providers. Electronic billing is the first step toward electronic reporting, which will enhance communications between healthcare providers and the WCB and result in timelier service to injured workers.

WCB Healthcare Services

The WCB is working to renew its internal processes to improve service to workers. As a first step, the WCB analyzed the process medical advisors use to provide medical opinions to adjudicative personnel at the WCB. A streamlined process and service standards were implemented in 2005.

To improve both customer service to workers and efficiency, business process renewal within the WCB healthcare area will continue in 2006 with a review of the process used for conducting clinical examinations.

To consolidate knowledge, practice and policy with respect to healthcare services at the WCB, the WCB will offer continuing medical education for WCB staff and physicians. Educational offerings will include best practices in treatment and techniques and information on methods for helping injured workers to return to the workplace. The WCB has also developed a healthcare intranet that will be a one-stop repository for healthcare information at the WCB.

SAFE WORK

The WCB's Healthcare Services will continue to transfer knowledge to healthcare practitioners throughout the province about:

- best practices for treating workers with workplace injuries and diseases,
- facilitating modified or alternate work arrangements for workers, and
- communicating with WCB medical advisors and case management staff.

Return to Work

The WCB is working with its partners to help build a culture that views returning to work as soon as safely possible as both natural and part of the medical recovery process.

The WCB continues to build on the recommendations and advice given by the 12-member Stakeholder Advisory Group in September 2004.

A Return to Work Coordinator was added to the SAFE Work Team in 2005. The Coordinator works with employers, unions, safety associations, and other stakeholders on issues relating to the return of injured workers to suitable and productive employment.

The WCB has also transferred knowledge of return to work best practices to stakeholders by making presentations to employers and updating the online *Disability & Risk Management Resource Guide* and *Occupational Health & Safety Resource Guide*.

To measure the WCB's progress, new and enhanced return to work measures were incorporated into customer service client surveys, and the Manitoba WCB is leading the process nationally to develop key return to work indicators across Canada.

The amendments to ***The Workers Compensation Act*** include a duty on employers to re-employ their injured workers. The WCB will work with its stakeholders to ensure a smooth transition when these amendments come into force on January 1, 2007.

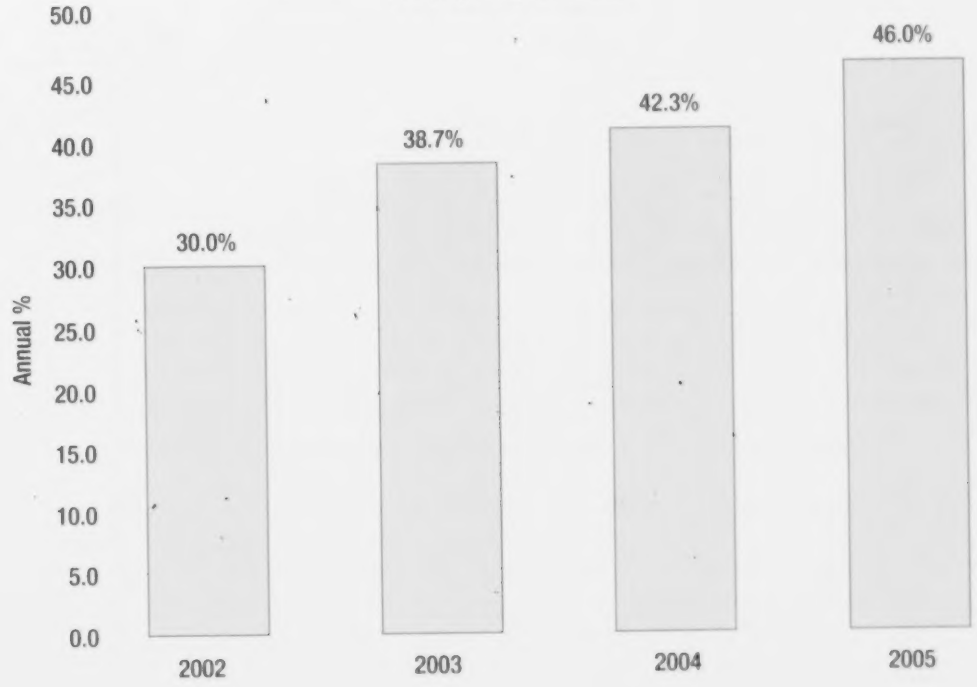
STATEMENT OF SERVICE EXCELLENCE	• The WCB will provide service that is fast, easy, caring, right and clear.

SERVICE

Providing superior service to stakeholders is a challenging task, as superior service is a bar that is always being raised. The WCB has a goal of achieving a score of eight out of 10 in injured worker satisfaction surveys and reached that goal, for the first time, in the second quarter of 2005.

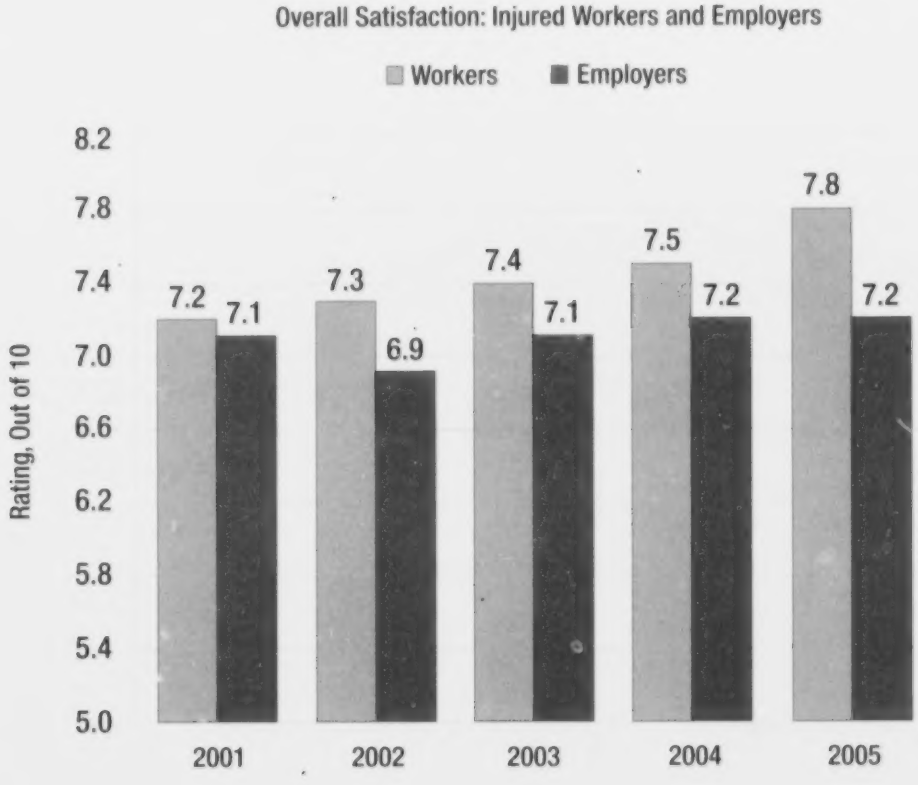
Injured workers have told the WCB that receiving benefit payments promptly is their number one priority. In 2005, 46 percent of workers with routine time loss claims were paid within 14 days of injury date. This is a significant increase from the 30 percent mark registered three years ago.

Percentage of Claims Paid Within 14 Days of Injury Date, 2002-2005



SAFE WORK

Employers share many of the same service expectations as workers. They have told the WCB that they want fast and accurate payment of claims, appropriate treatment for injured workers, clear communication and caring service.



WCB GOALS	• Developing a Stronger Service Culture • Paying 70% of Injured Workers within 14 Days of Their Injury Date • Consistently Scoring Eight out of 10 in Customer Satisfaction Surveys

Business Process Renewal

Understanding customers' needs and expectations is the first step in ensuring that the WCB continually improves service. The WCB must ensure that workers and employers have access to the services they need when they need them. It must deliver services that meet or exceed customer expectations and measure customer perceptions of WCB service delivery in order to identify areas where improvement is required.

Over the past several years, the WCB has evaluated many of its internal processes in an effort to make the entire claims process easier, faster and more efficient. By improving processes and service, the WCB can help return injured workers to health and work sooner and safely.

As a first step, the WCB examined its processes for adjudicating and managing all new and short term claims. The Claim Information Centre was opened in 2003 so that workers could more readily report workplace injuries and illnesses. Roles were consolidated so that adjudication could be done more promptly.

In 2005, electronic claim files were completely rolled out for short term claims. WCB staff can now provide immediate service to clients rather than waiting for paper files to be moved from one office to another.

For demonstrating superior performance in the application of project management principles and techniques, the Project Management Institute of Manitoba named the electronic claim files project "2005 Project of the Year".

Further enhancements to the electronic application were initiated in 2005 to accommodate the specific business needs of staff who administer long term and occupational disease claims. Pilot implementation of these enhancements will occur in the spring of 2006 with full roll out to all staff scheduled for the fall of 2006.

Work began in 2005 to replace the claims payment system that currently exists on the mainframe computer. Implementation of these enhancements is scheduled for early 2007.

Future plans are to combine the Claim Information Centre and the general inquiry area to provide a true call centre environment that gives stakeholders more direct access to the WCB.

The WCB is committed to investigating potential changes in the way it works with employers. To meet this goal, the WCB initiated a major process review and redesign of the Employer Services Division (ESD).

SAFE WORK

The first phase of this project consisted of analyzing and documenting over 20 current business processes within ESD. In addition, practices at other Canadian workers compensation authorities have been reviewed, similar organizations have been benchmarked for best practices, stakeholder groups have been consulted, and focus groups have been conducted.

The second phase of the project involved creating high level options for a conceptual redesign. Hundreds of ideas - many of which were generated by ESD staff - were examined during the development of this conceptual redesign.

Started in 2005, this initiative is expected to be a multi-year project, culminating in the development of electronic files and improved communication processes with employers.

Pay Employers

Over 800 Manitoba employers voluntarily continue to pay wages to workers who suffer work related, time loss injuries or illnesses. They are called "pay employers". The WCB informs them of their workers' wage loss benefit entitlements, and within two or three weeks, the WCB reimburses them for the payments they have made. Workers benefit from this arrangement because they receive an uninterrupted income stream.

This concept is now included in ***The Workers Compensation Act***. The new ***Act*** allows the WCB to require employers to continue paying injured workers for the first 14 days after a workplace injury or illness, after which they would be reimbursed. This provision is not currently in effect. The WCB will consult with its stakeholders on this issue before proceeding.

Transitional Services

The WCB has made considerable progress toward enhancing its services to workers and their families so that they are better informed of the phases between injury and recovery.

All injured workers will now receive an updated and clarified information guide at the start of their claim to help them better understand WCB processes, terminology, and typical timeframes for services.

A detailed *Workers Handbook* will be ready for distribution in early 2006. It will provide workers, who have medium and long term claims, with a better understanding of WCB processes and terminology. This guide was developed with input from WCB staff, injured workers, and external stakeholders.

Other initiatives to enhance transitional services are planned for 2006:

- The WCB will develop a guide for workers requiring vocational rehabilitation;
- The WCB will enhance relationships with community partners to facilitate easy access to other services available to injured workers (e.g., Employment Insurance, Canada Pension Plan, etc.);

- The WCB will also identify specific groups of injured workers and their families (e.g., new Canadians, Aboriginal Canadians, or persons with non-work related disabilities) who may require specialized services or assistance with the WCB claims process.

Customer Satisfaction

On behalf of the WCB, an independent research firm surveys a random sample of injured workers whose WCB claims have ended. A new survey, designed specifically for current long term clients, was developed and delivered in 2005 and will be administered on an ongoing basis. This survey will allow the WCB to better identify gaps and target areas for improved service to this group.

Recognizing that building a superior service culture begins from within, the WCB developed and implemented its first internal customer satisfaction survey in 2005. This activity helps strengthen the service culture within the WCB by making all staff members aware of internal connections and needs that combine to create excellent service to external customers. An internal customer satisfaction survey will be conducted annually.

STEWARDSHIP

The concept of stewardship drives the WCB to ensure that all aspects of its operations - including its finances, human resources, and technological supports - are complementary, effective and responsibly managed.

The WCB remains in a strong financial position, with reserves totalling almost $185 million and a funded level of 125 percent (total assets divided by total liabilities). The reserves are made up of the Accident Fund Reserve of $94 million and Accumulated Other Comprehensive Income (AOCI) with a balance of $91 million. AOCI represents the unrealized gains/losses in the investment portfolio.

The funded level of 125 percent is among the highest in Canada and Manitoba is one of a growing number of workers compensation authorities across the country that are now fully funded.

The 2005 target balance for the Accident Fund Reserve was $169 million. This target is based on a formula that is derived from capitalization calculations used by the Office of the Superintendent of Financial Institutions, Canada. This formula establishes capitalization requirements and takes into account the volatility in the investment markets. At the end of 2005, the shortfall to the Accident Fund Reserve target balance was $75 million. The WCB's Five Year Plan includes modest annual operating surpluses which will steadily increase the balance in the Accident Fund Reserve. The WCB continues to monitor the reserves and the target.

As a result of its stewardship efforts, the Manitoba WCB continues to have one of the lowest administration cost per time loss claim of any workers compensation authority in Canada. In addition, with an average assessment rate of $1.68 per $100 of assessable payroll in 2006, the Manitoba WCB has the second lowest average assessment rate of all boards in Canada.

SAFE WORK

WCB GOALS	• Continuously Improving WCB Operations • Providing a Safe, Healthy, Respectful and Diverse Workplace

Financial Management

The WCB is in a very sound financial position, having experienced a $23 million operating surplus in 2005, which brings the Accident Fund Reserve to $94 million and overall reserves, including Accumulated Other Comprehensive Income, to $185 million. Operating surpluses are projected throughout the planning period. The WCB will continue to build on this strong financial position.

The WCB operates a well diversified, conservatively managed investment portfolio. Its assets are strategically mixed and diversified by asset class and geography. In addition, the WCB hires a diverse group of external managers to manage its investment assets, including stocks, bonds and real estate. The WCB diligently monitors and measures investment results. In 2004 (the last year for which full year returns are available for all Canadian WCBs), investment returns at the Manitoba WCB ranked second out of Canada's 12 workers compensation authorities in both one and four year returns.

Strong investment returns are a major financial strength of the WCB, allowing the average assessment rate in Manitoba to be the second lowest in the country.

- In 2005, gross investment returns were 12.4 percent, and the combined total of Investment Income (dividends, interest and realized gains) and Other Comprehensive Income (unrealized gains) was $94 million.
- The market value of the investment portfolio at the end of 2005 was $865 million.

Staff Wellness and Development

The WCB recognizes that its staff is its greatest resource. Every facet of the WCB's operations is strengthened when its human resources receive the training, support, and recognition they deserve.

After reviewing the results of an employee survey, the WCB developed an action plan in 2005 to strengthen and deliver its leadership development program, enhance its internal communications, address staff ergonomic issues, and advance health and safety awareness within the organization. The action plan contains several longer term commitments which will be implemented over the next several years.

Initiatives started under the action plan include the following:

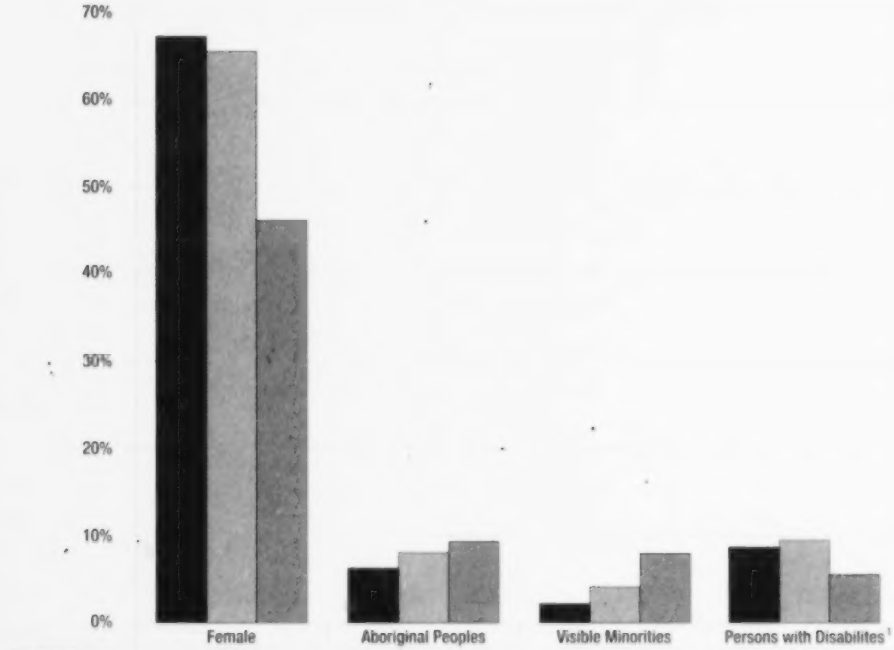
- In 2005, the WCB introduced an enhanced recruitment and selection process and continued to implement its improved performance and development system. Implementation of the enhanced performance and development system for the entire organization will be complete in 2006.

▲ To create an environment that promotes employee health and wellness and organizational effectiveness, a healthy organization strategy was launched in 2005. Under this plan, a comprehensive ergonomic assessment and training program was undertaken, and an on-site flu shot clinic was held. Over the next five years, the WCB will, among other initiatives, conduct employee health awareness testing, enhance its disability management program, and participate annually in the North American Occupational Safety and Health Week.

Workplace Diversity

The Manitoba workforce is becoming increasingly diverse. To partner with the community and to better understand its stakeholders, the WCB must reflect the changing face of Manitoba.

Comparison of Employment Equity Designated Groups:
WCB Workforce to Manitoba Workforce (2001)
2004-2005 Comparison



	Female	Aboriginal Peoples	Visible Minorities	Persons with Disabilites[1]
WCB Feb 04	67.8%	7.6%	3.9%	9.2%
WCB Feb 05	66.5%	8.4%	4.1%	9.6%
MB Workforce	47.5%	9.8%	8.2%	6.4%

Source: 2001 Census of Canada & 2001 Participation and Activity Limitation Survey (PALS)
Workforce population figures include those aged 15 years and over who worked in 2000 or 2001.
[1] Figures include those aged 15 to 64 who worked anytime between 1996 and 2001. Excludes persons living in institutions, on Indian reserves, and in the Yukon, NWT and Nunavut.

SAFE WORK

The Workers Compensation Board is committed to workplace diversity. A diversity specialist has focused on increasing the WCB's profile in the community with the goal of attracting more candidates from equity groups (Aboriginal peoples, persons with disabilities, visible minorities and women) to all levels of the organization. To achieve this goal, the WCB is reaching out to various organizations that represent these equity groups to ensure employment opportunities at the WCB are known.

In 2006 and beyond, the WCB will provide ongoing diversity awareness and training to staff. This training will focus on issues faced by Aboriginal peoples and persons with disabilities in the workplace. The WCB will also enhance its interpretation services for injured workers and their families.

Enhancing a Respectful Workplace

The WCB is committed to ensuring a respectful workplace - a workplace built on a foundation of mutual respect. The WCB is proud of the results delivered to Manitobans by its employees.

- In 2004 and 2005, all WCB staff, including senior management, participated in equity and diversity training that included respectful workplace principles.
- In 2005, the WCB established a joint committee to recommend respectful workplace policies and a strategy to further enhance awareness of respectful workplace behaviours.
- Over the next few years, all staff will undergo additional training in respectful workplace awareness.

The Auditor General's Report

The Auditor General's Office released a review of governance, human resources and investment issues at the WCB in early 2006. The Auditor General noted that the WCB is in good financial condition and made many helpful recommendations. The WCB is implementing all recommendations made in the report.

The WCB has made changes to modernize its governance structure. The new framework strengthens accountability and is at the leading edge of governance practices in Canada. The WCB will update its human resources policies and procedures and will enhance its existing commitment to providing a respectful workplace. Upon implementation, the Auditor General's recommendations on investments, particularly on private placement investments, will make certain the WCB's investment portfolio continues to be a major strength.

Program Reviews under the New *Act*

Recent amendments to ***The Workers Compensation Act*** require the WCB to appoint an independent auditor, at least once every five years, to review the cost, efficiency and effectiveness of at least one WCB program. The first such review will be undertaken by 2010. Such reviews will help ensure that the WCB continues to provide superior services.

Tracking the Costs of Legislative Change

The WCB is committed to monitoring the costs of implementing the changes that were recently made to ***The Workers Compensation Act***. These costs will be absorbed without the need for an assessment rate increase. The WCB will monitor and report on these costs during the current planning period.

Community Leadership

The WCB and its staff have achieved a positive reputation for community leadership and support. For many years, for instance, the WCB has championed the United Way. The WCB's support for the United Way has been recognized as one of the 50 most successful workplace campaigns in Manitoba.

In 2005, the WCB was proud to support CancerCare Manitoba's popular and successful Bears on Broadway campaign, with B. Beary Safe, the SAFE Work Bear, taking up a position in front of the WCB building at 333 Broadway in Winnipeg.

The WCB's Community Initiatives and Research Program (CIRP) funds several community based projects in the areas of workplace injury or disease prevention and treatment, services for injured workers, and scientific or medical research related to workers compensation. Up to $1 million is provided annually to fund such projects.

The WCB has embarked upon a new strategy to make the WCB a more environmentally conscious employer. WCB employees developed a "Green Team" to lead this effort. This environmental strategy is focusing on water conservation, recycling and energy saving. Educational programs will encourage staff to use resources wisely both at home and work.

CONCLUSION

The Five Year Plan presents the WCB's four strategic themes of Prevention, Recovery, Service, and Stewardship and the goals the WCB has set within them. Although specific goals will evolve to meet changing needs, these four themes will continue to guide the WCB's plans and relationships with stakeholders for the foreseeable future.

The changes to ***The Workers Compensation Act*** that took effect at the beginning of 2006 are examples of how the environment in which the WCB operates can rapidly change. Strategic planning at the WCB, however, ensures that the WCB can meet new challenges while remaining committed to outreach with injured workers, employers, other stakeholders, and the community in many ways:

- WCB staff reach out to injured workers when they are at a very difficult and often painful point in their lives. Staff also assist employers to help injured workers get back to work;

SAFE WORK

- WCB staff spread the message of prevention to workers, employers and all Manitobans;
- WCB staff also reach out to the community, supporting the United Way in one of the most successful corporate campaigns in Manitoba;
- The WCB regularly asks stakeholders about their perception of WCB services and makes improvements that address concerns.

With the Workplace Safety and Health Division and other safety partners, the WCB is leading a province-wide prevention campaign to create a safety culture in workplaces and throughout Manitoba. The importance of this initiative cannot be overstated. Prevention of workplace injuries and illnesses benefits everyone - workers, their families, employers, the community, and the WCB.

Helping injured workers return to health and safe work is a core activity of the WCB. The WCB will continue to work with healthcare providers to ensure that workers receive the services they need, and with injured workers and employers to enhance the potential for successful return to work outcomes in Manitoba.

The WCB will continually seek out new and innovative ways to improve service to its customers. Its Statement of Service Excellence - *we will provide service that is fast, easy, caring, right and clear* - will govern all aspects of service delivery.

The WCB supports a sustainable and competitive provincial economy by providing its services for less. It has kept its assessment rates and administration cost per time loss claim among the lowest in Canada, while ensuring that its programs provide value to stakeholders and that those who are at risk of occupational injury and illness receive the services to which they are entitled.

The budgeted and projected financial statements for 2006 to 2010 follow this section. These financial statements are accompanied by a discussion of the fiscal outlook, the assumptions used in developing the Five Year Plan, and the risks associated with this plan.

WCB
Workers Compensation
Board of Manitoba

BUDGETED AND PROJECTED FINANCIAL STATEMENTS

The Five Year Plan (the Plan) financial statements covering the budget for the year ending December 31, 2006, and the projections for the years 2007 to 2010 shown on pages 26 to 29 illustrate that the WCB is anticipating modest operating surpluses during the Plan period. These projections are based on the key assumptions found on pages 30 to 33 and on the WCB's current accounting policies described in the Notes to the Financial Statements in the 2005 Annual Report. The WCB's future operating results depend on several key variables including:

Legislative review – This Five Year Plan is based on the legislation in effect as of February 2006 including Bill 25 which was passed in the Legislature on June 9, 2005. Bill 25 enhanced the benefits of ***The Workers Compensation Act***. Most of these changes are effective January 1, 2006 although certain changes related to the compensability of firefighters are retroactive to January 1, 1992. There are also a number of issues that may result in further changes after consultations with stakeholders have been held. These future issues include coverage and employers' obligation to re-employ.

The changes that are effective January 1, 2006 relate to compensability enhancements and are estimated to cost $9.8 million. It is expected that additional revenues of $1.0 million will result from the removal of the maximum insurable earnings limit. Beyond the million dollar revenue coming from higher assessable payrolls, the enhanced benefits of the new ***Act*** will be funded within the existing assessment rate structure – i.e., no increase to the average assessment rate.

With respect to the issues requiring consultation, as the changes are not known at this time, the potential impacts are not incorporated into the budget or projections shown in the financial statements of the Plan. However, it is expected that the assessment rate model will raise sufficient premium revenue to offset the incremental costs. The projected operating surpluses for 2007 and beyond should not change significantly when decisions regarding extended coverage are made.

Investment returns – The investment rate of return assumption in the Plan is 6.50 percent. This rate of return represents a conservative estimate based on long term historical returns and is linked to the discount rate used to value WCB liabilities. A steady rate of return is used throughout the Plan as it is not possible to predict the investment markets. Superior performance to the investment return assumption will improve the WCB's operating results, while poorer returns will diminish the results.

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Time loss injury rate – The overall goal is to achieve a 25 percent reduction in the time loss injury rate from the 5.8 level recorded in the year 2000. During the Plan timeframe, the WCB has budgeted to move toward this goal and beyond. Achieving these reductions is critical to meeting the operating results noted in the Plan.

Premium revenue – Employer premiums are the most significant revenue stream and play a major role in determining the WCB's operating results. This revenue stream grows along with the economy through higher employment and wage levels. The average assessment rate used throughout the Plan is $1.68. The 2005 budgeted average assessment rate was $1.70. The average assessment rate falls to $1.68 in 2006 as a direct result of higher assessable payrolls due to the removal of the maximum insurable earnings limit.

OPERATING RESULTS – 2006

The 2006 budget anticipates a surplus of $3 million from operations.

Aggregate revenues are $240 million versus $254 million in 2005. Premium revenue growth is $4 million, attributed to increased payrolls driven by employment growth, wage level increases and the removal of the maximum insurable earnings limit. Investment income is predicated on the assumed market rate of return of 6.50 percent, combined with an assumption that the WCB will generate $20 million of realized gains in the year. Overall, total investment income is down almost $19 million from 2005 when the actual rate of return was 12.4 percent and $34 million in realized gains were recorded.

The claim costs incurred budget is up by less than $2 million (or 1 percent) to $182 million, including an additional $9.8 million in costs associated with the introduction of Bill 25. Cost growth related to expected general increases in average wage loss, healthcare, future costs of claims and from Bill 25 enhanced benefits is offset by budgeted reductions in the number of claims and a significant reduction in future cost expense. In 2005, claim costs incurred included a $12 million charge associated with a 0.25 percent reduction in the discount rate for valuing benefit liabilities. The discount rate is anticipated to remain unchanged at 6.50 percent during the next five years.

OPERATING RESULTS – 2007 TO 2010

During the period 2007 to 2010, operating surpluses are anticipated to be relatively static, in a range from $3 million to $7 million.

Aggregate revenues grow to $281 million by 2010, a 17 percent increase from 2006. Both premium and investment revenue growth are based on a steady application of the underlying assumptions used to calculate the 2006 revenue budget.

During the same time period, claim costs incurred grow to $214 million, also a 17 percent increase from 2006. Claim costs incurred calculations for the period 2007 to 2010 are based on assumed increases to the wage loss, healthcare and future costs of claims, offset by budgeted reductions in the number of claims (the outcome of further reductions to the time loss injury rate) and with the costs of Bill 25 enhanced benefits assumed to be flat throughout the Plan period at $9.8 million per year.

From 2007 to 2010, the operating surpluses add a total of $21 million to the Accident Fund Reserve resulting in a December 31, 2010 fund balance of $117 million.

ACCUMULATED OTHER COMPREHENSIVE INCOME AND TOTAL COMPREHENSIVE INCOME

As a requirement under Canadian Institute of Chartered Accountants (CICA) Handbook Section 3855 – Financial Instruments – Recognition and Measurement, the WCB records Other Comprehensive Income. This income, estimated at about $10 million in each of the years in the Plan, is the amount of the annual unrealized gains of the investment portfolio and is added to the operating surplus to arrive at Total Comprehensive Income.

Also, under CICA Handbook Section 3855, the WCB maintains a balance for Accumulated Other Comprehensive Income. This amount is the cumulative total of the unrealized gains of the investment portfolio. By 2010, the balance in this account is estimated to be $138 million.

ACCIDENT FUND RESERVE AND TARGET BALANCE TO MANAGE RISK

The WCB's Accident Fund Reserve is available to protect the WCB and its ratepayers from general business risks and catastrophic events in areas such as investment returns or injury claim costs. The target level for the reserve is formula driven based on the size of the organization's operations and is calculated to be $197 million by 2010. The balance in the reserve by December 31, 2010 is projected to be $117 million.

Given the size of the WCB's investment portfolio ($865 million), annual swings in investment returns can translate into significant variations to the WCB's operating surplus and fund reserves. The WCB's funding policy is structured to manage this investment income risk and to avoid large assessment rate fluctuations. Accordingly, the WCB must monitor the amounts that are held in reserve and strive to reach the reserve fund target balance while assessing the impact on ratepayers and injured workers.

BALANCE SHEET STRENGTH

The WCB's total funded position as at December 31, 2010 is projected to be $255 million, comprised of the Accident Fund Reserve of $117 million and Accumulated Other Comprehensive Income of $138 million. This results in a funding ratio (ratio of total assets to total liabilities) of 130 percent. Any amount over 100 percent indicates that the WCB is fully funded. In addition, the WCB's investment portfolio is projected to reach the billion dollar mark in 2010.

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Workers Compensation Board of Manitoba
Consolidated Balance Sheet (Unaudited)
As at December 31
(000's)

	2005 Actual	2006 Budget	2007 Projection	2008 Projection	2009 Projection	2010 Projection
Assets						
Cash	$ 1,836	$ 1,508	$ 603	$ 756	$ 351	$ 1,265
Receivables	32,542	36,552	37,871	39,255	40,697	42,199
Investment portfolio	865,343	890,321	921,001	953,731	990,400	1,027,533
Deferred assessments	25,862	26,674	27,250	28,080	28,370	28,869
Capital assets	11,621	11,497	11,497	11,497	11,497	11,497
	$ 937,204	$ 966,552	$ 998,222	$ 1,033,319	$ 1,071,315	$ 1,111,363
Liabilities and Fund Balances						
Payables and accrued liabilities	$ 21,546	$ 23,495	$ 26,368	$ 30,438	$ 35,933	$ 41,121
Benefit liabilities	731,093	745,521	761,133	779,564	795,830	814,909
Total liabilities	752,639	769,016	787,501	810,002	831,763	856,030
Accident fund reserve	93,521	96,539	100,014	103,173	110,361	117,246
Accumulated other comprehensive income	91,044	100,997	110,707	120,144	129,191	138,087
Funded position	184,565	197,536	210,721	223,317	239,552	255,333
	$ 937,204	$ 966,552	$ 998,222	$ 1,033,319	$ 1,071,315	$ 1,111,363
Funding Ratio	124.5%	125.7%	126.8%	127.6%	128.8%	129.8%

Workers Compensation Board of Manitoba
Consolidated Statement of Operations and Accident Fund Reserve (Unaudited)
For the years ending December 31
(000's)

	2005 Actual	2006 Budget	2007 Projection	2008 Projection	2009 Projection	2010 Projection
Projected Average Assessment Rate	$ 1.72	$ 1.68	$ 1.68	$ 1.68	$ 1.68	$ 1.68
Revenue						
Premium revenue	$ 190,775	$ 195,371	$ 202,717	$ 210,947	$ 218,688	$ 227,537
Investment income	63,415	44,811	46,714	48,995	51,281	53,853
Total revenue	254,190	240,182	249,431	259,942	269,969	281,390
Expenses						
Claim costs incurred	180,245	181,861	189,257	198,659	203,444	213,618
Operating expenses	50,915	55,303	56,699	58,124	59,337	60,887
Total expenses	231,160	237,164	245,956	256,783	262,781	274,505
Operating Surplus	**23,030**	**3,018**	**3,475**	**3,159**	**7,188**	**6,885**
Accident Fund Reserve at beginning of year	70,491	93,521	96,539	100,014	103,173	110,361
Accident Fund Reserve at end of year	$ 93,521	$ 96,539	$ 100,014	$ 103,173	$ 110,361	$ 117,246

SAFE WORK

Workers Compensation Board of Manitoba
Consolidated Statement of Comprehensive Income (Unaudited)
For the years ending December 31
(000's)

	2005 Actual	2006 Budget	2007 Projection	2008 Projection	2009 Projection	2010 Projection
Operating Surplus	$ 23,030	$ 3,018	$ 3,475	$ 3,159	$ 7,188	$ 6,885
Unrealized gains on available-for-sale financial assets	64,594	29,953	30,510	31,069	31,544	32,293
Reclassification of realized gains to the Statement of Operations	(33,578)	(20,000)	(20,800)	(21,632)	(22,497)	(23,397)
Other comprehensive income	31,016	9,953	9,710	9,437	9,047	8,896
Total Comprehensive Income	$ 54,046	$ 12,971	$ 13,185	$ 12,596	$ 16,235	$ 15,781

Consolidated Statement of Changes in Accumulated Other Comprehensive Income (Unaudited)
For the years ending December 31
(000's)

Accumulated Other Comprehensive Income						
Balance at beginning of year	$ 60,028	$ 91,044	$ 100,997	$ 110,707	$ 120,144	$ 129,191
Other comprehensive income	31,016	9,953	9,710	9,437	9,047	8,896
Balance at end of year	$ 91,044	$ 100,997	$ 110,707	$ 120,144	$ 129,191	$ 138,087

Workers Compensation Board of Manitoba
Consolidated Statement of Cash Flows (Unaudited)
For the years ending December 31
(000's)

	2005 Actual	2006 Budget	2007 Projection	2008 Projection	2009 Projection	2010 Projection
Operating Cash Flows						
Premiums from employers	$ 186,107	$ 190,548	$ 200,823	$ 208,731	$ 216,957	$ 225,536
Payments to clients or third parties on their behalf	(152,599)	(166,830)	(172,887)	(179,268)	(185,968)	(193,010)
Purchases of administration goods and services, excluding investment fees	(46,514)	(51,832)	(52,585)	(53,012)	(53,053)	(55,228)
Net cash used by operating activities	(13,006)	(28,114)	(24,649)	(23,549)	(22,064)	(22,702)
Investing Cash Flows						
Proceeds from investment portfolio	14,959	29,786	25,744	25,702	23,659	25,616
Capital asset acquisitions, net of disposals	(2,196)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)
Net cash provided by investing activities	12,763	27,786	23,744	23,702	21,659	23,616
Net (decrease) increase in cash	(243)	(328)	(905)	153	(405)	914
Cash at beginning of year	2,079	1,836	1,508	603	756	351
Cash at end of year	$ 1,836	$ 1,508	$ 603	$ 756	$ 351	$ 1,265

NOTE: Proceeds from the investment portfolio show the net impact of the various investing cash flows including proceeds on disposal of investments, purchases of investments, investment income and investment fees. This reflects the cash flow provided to the WCB's operations by the investment portfolio.

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KEY ASSUMPTIONS – FIVE YEAR PLAN (2006 TO 2010)

The following key assumptions, as at February 23, 2006, were used to develop the 2006 Five Year Plan.

General Assumptions:

1) The impact of the changes effective January 1, 2006 arising from the introduction of Bill 25 are included in the calculation of premium revenue and claim costs incurred, however, impacts of extended coverage are not.

2) Employment growth is assumed to increase 1 percent each year.

3) The Average Weekly Wage (AWW) is assumed to increase 3 percent each year.

4) Inflation is assumed to be 2.5 percent per annum.

Premium Revenue Assumptions:

1) The assessable payroll base is expected to increase by 0.5 percent in response to removing the maximum insurable earnings limit under Bill 25. As well, assessable payrolls are assumed to increase by 4 percent due to employment growth of 1 percent and AWW growth of 3 percent in each of the years 2006 to 2010.

2) The average assessment rate is $1.68 per $100 of assessable payroll throughout the Five Year Plan timeframe.

Investment Assumptions:

1) An overall annual net return of 6.50 percent for each of the years 2006 to 2010 is used to calculate total investment returns of $55 million in 2006, growing to $63 million by 2010.

   Investment revenues flow to the Consolidated Statement of Operations and Accident Fund Reserve and to the Consolidated Statement of Comprehensive Income as follows: interest and dividends and realized gains are recorded as investment income on the Consolidated Statement of Operations and Accident Fund Reserve, while unrealized gains are recorded as other comprehensive income on the Consolidated Statement of Comprehensive Income.

   For investment income, a total of $45 million for 2006, growing to $54 million by 2010, was calculated. This calculation was based on $25 million of interest and dividends for 2006, growing to $31 million by 2010, and $20 million of realized gains for 2006, growing to $23 million by 2010. Roughly $10 million of unrealized gains were calculated for each year.

Following is a breakdown of the 6.50 percent total rate of return (interest and dividends plus growth) by asset class:

Equities	8.50%
Bonds	4.25%
Mortgages	5.00%
Real estate	9.00%
Cash and short term investments	2.00%
Expenses	(0.50%)
Net Total (weighted average)	6.50%

2) The WCB uses its investment returns to supplement premium revenue to fund its operations and will make annual withdrawals from the portfolio of about $25 million.

Claim Costs Incurred Assumptions:

1) The budgets are based on existing legislation and administrative policies. Any significant changes to ***The Workers Compensation Act*** or to WCB policies will be dealt with as budget amendments as they arise.

2) The time loss injury rate is projected to fall in each year of the plan, eventually reaching the 25 percent reduction goal and beyond.

3) Compensation claims in pay are expected to decline as the time loss injury rate decreases.

4) Wage loss compensation costs are based on an estimated average wage loss per injured worker. As a result of wage increases coupled with the expected distribution of claims:

   - the average cost per compensation claim is expected to increase by 5 percent in 2006 and 4 percent each year after,
   - the average cost of a rehabilitation claim is budgeted to climb by 3 percent annually, and
   - the average future cost for compensation and rehabilitation claims are budgeted using inflationary assumptions noted above.

5) Healthcare costs are based on contractual arrangements currently in place and, in general, are expected to increase at a rate that is greater than inflation.

   - The Five Year Plan is based on an annual growth in healthcare expenses of 7 percent, plus an incremental cost of $0.6 million for enhanced magnetic resonance imaging services for WCB clients.
   - The future cost for healthcare expenses of existing claims is calculated as a multiple of current year spending. The multiple, or factor, for 2005 was 2.65 and it is assumed to be 2.70 for 2006 to 2010.

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Operating Expenses Assumptions:

Operating expenses include administration expenses and prevention expenses:

1) The 2006 administration expense of $47.0 million includes $0.9 million associated with the administrative costs of implementing new legislation. After 2006, total administration expense is assumed to grow at 2.5 percent.

2) Prevention expenditures are presumed to be $8.3 million for 2006, growing to $9.3 million by 2010. This amount covers the funding grant for the Manitoba government's Workplace Safety and Health Division and the Worker Advisor Office, as well as costs for the SAFE Work public awareness campaign.

3) Annual capital expenditures are expected to be around $2 million throughout the Plan period. Depreciation charges (included in administration expense) are budgeted at about $2 million annually.

RISKS

The 2006 budget and the projections for 2007 to 2010 have been prepared using assumptions that are considered reasonable and probable. Actual results achieved for these five years will vary from the information presented and the variations may be material. The two areas that have the greatest potential variation are investment returns and claim costs incurred.

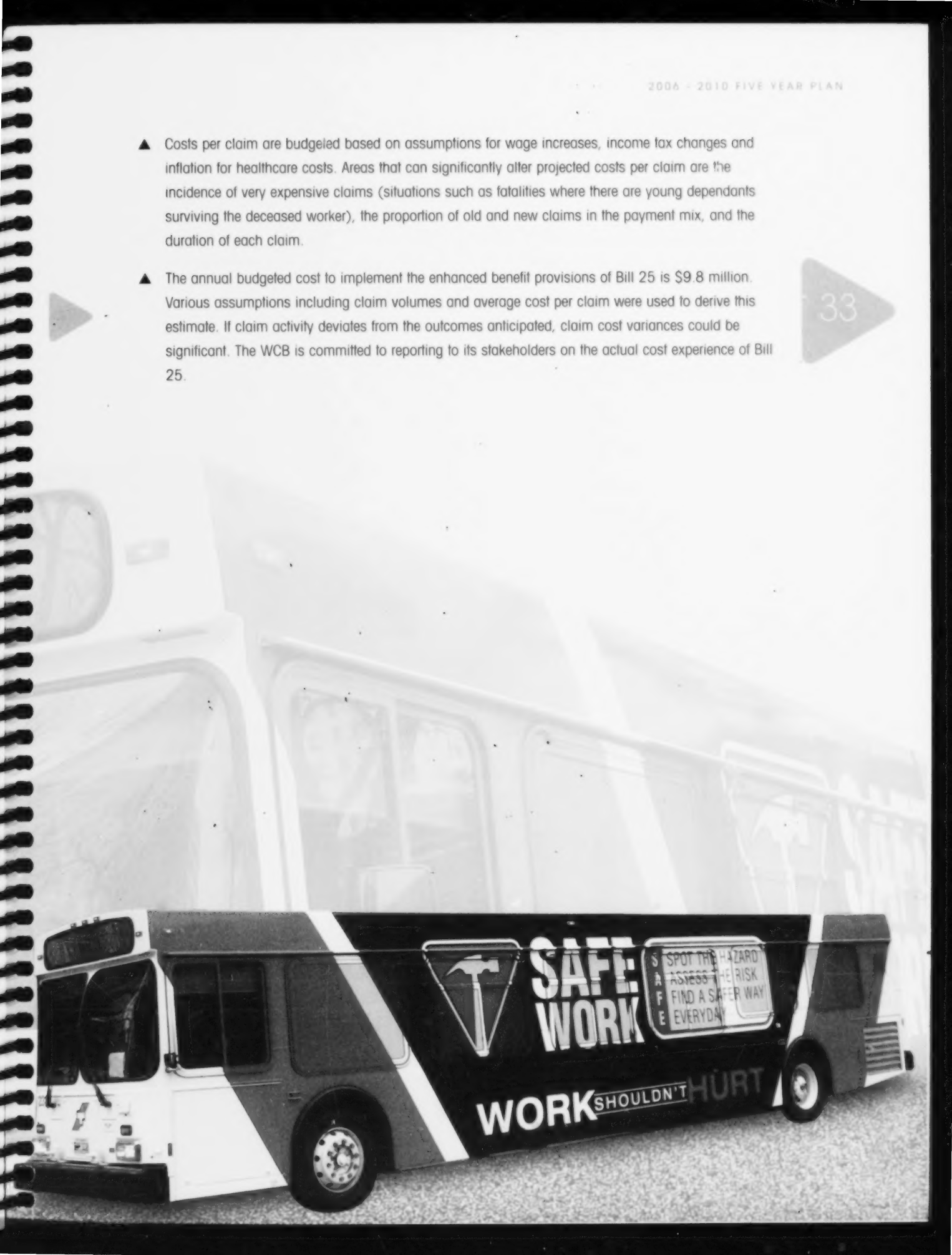
Investment income is budgeted to be $45 million in 2006, growing to $54 million by 2010, utilizing the stated assumptions for net rate of return, realized gains and withdrawals. It is important to note that while the calculated investment income is based on reasonable assumptions, the actual results will vary with the market and the amount of withdrawals and rebalancing activity within the portfolio. As these items are very difficult to predict, fluctuations from the Plan are quite likely to occur and these fluctuations can be significant. As investment income volatility directly impacts the operating surplus, risk is managed by monitoring the amounts that are held in reserve and by reviewing assessment rates annually.

Claim costs incurred include the amounts spent in the current year for new claims, as well as the expected future costs to be incurred for those claims. Claim costs also include any adjustments to the estimated future costs for claims arising from prior years. The two measures that typically have the greatest impact on claim costs are injury volumes and costs per claim. In 2006 and forward, the costs associated with the implementation of the enhanced benefit provisions of Bill 25 may also impact total claim costs incurred.

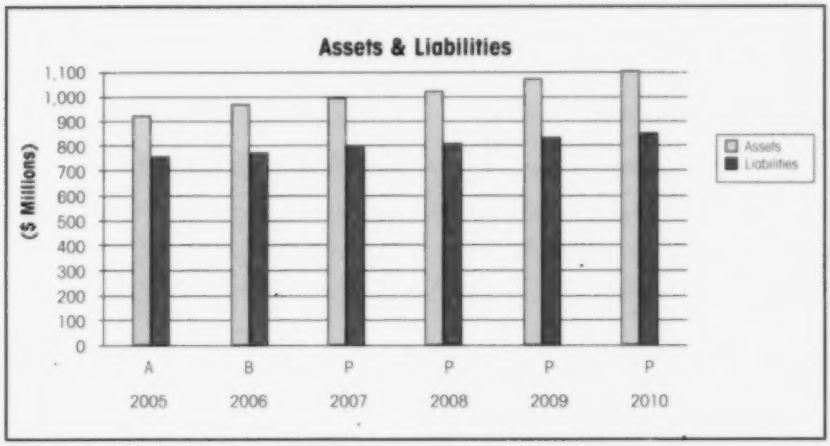
- The Five Year Plan incorporates a steady reduction in the time loss injury rate. This projected reduction is supported by a public awareness campaign, safety branding and industry partnerships that are aggressively moving the safety agenda profile forward. Other initiatives that support the time loss injury rate reduction goal are the employer assessment rate setting model's prevention mechanism, employer ScoreCards, and the additional focus on prevention through the SAFE Work Team. An inability to reduce injuries and lower claim volumes will result in higher expenses.

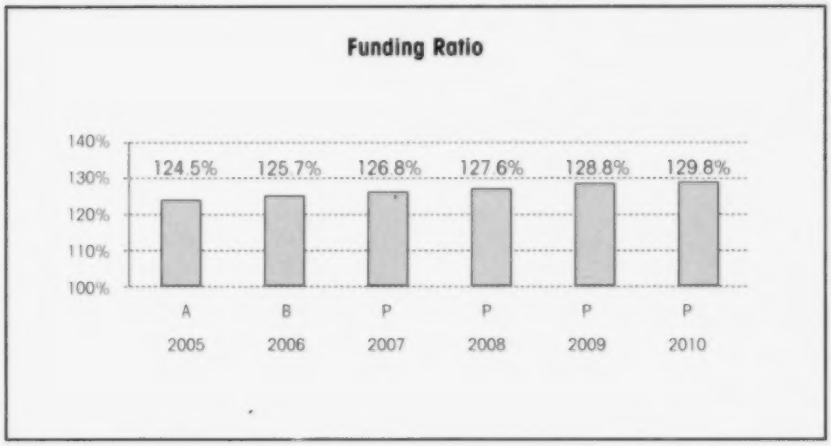
- Costs per claim are budgeted based on assumptions for wage increases, income tax changes and inflation for healthcare costs. Areas that can significantly alter projected costs per claim are the incidence of very expensive claims (situations such as fatalities where there are young dependants surviving the deceased worker), the proportion of old and new claims in the payment mix, and the duration of each claim.

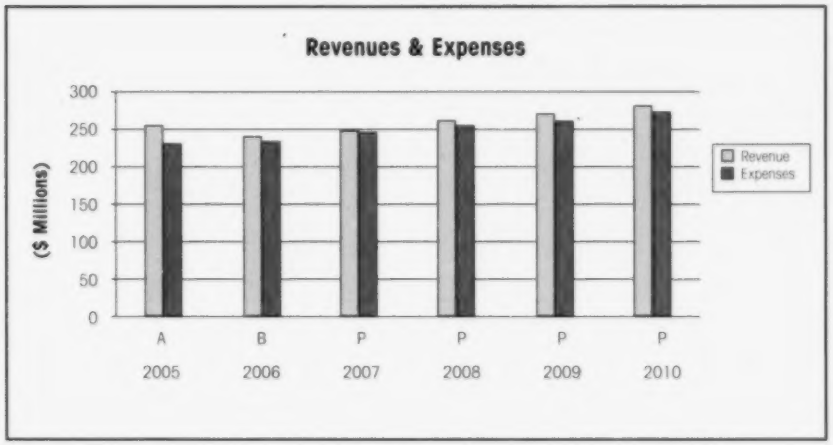
- The annual budgeted cost to implement the enhanced benefit provisions of Bill 25 is $9.8 million. Various assumptions including claim volumes and average cost per claim were used to derive this estimate. If claim activity deviates from the outcomes anticipated, claim cost variances could be significant. The WCB is committed to reporting to its stakeholders on the actual cost experience of Bill 25.



Financial Highlights of the Five Year Plan







A: Actual **B: Budget** **P: Projection**

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SAFE
SPOT THE HAZARD
ASSESS THE RISK
FIND A SAFER WAY
EVERYDAY